

Certificate of Notice Page 1 of 2
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Francisco Rosa
Teresa Cruz
Debtors

Case No. 19-17098-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Christina
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db/jdb +Francisco Rosa, Teresa Cruz, 2118 Robbins Avenue, Philadelphia, PA 19149-2944

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

ERIK B. JENSEN on behalf of Debtor Francisco Rosa akeem@jensenbagnatolaw.com,
camryn@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.
com;jensener79956@notify.bestcase.com
ERIK B. JENSEN on behalf of Joint Debtor Teresa Cruz akeem@jensenbagnatolaw.com,
camryn@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.
com;jensener79956@notify.bestcase.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance, a division of Capital
One, N.A. jschwartz@mesterschwartz.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:
Francisco Rosa	:
Teresa Cruz	: Chapter 13
	:
	:
Debtors	: Bankruptcy No. 19-17098-jkf
	:

ORDER

This 11th day of March, 2020, upon Motion of the Debtor to avoid an alleged judicial lien and/or nonpossessory, nonpurchase money security interest in exempt real or personal property held by Midland Funding, LLC, and identified as located at Philadelphia County Municipal Court, Docket No. SC- 14-12-23-5553. The Real Property is known as 2118 Robbins Avenue, Philadelphia PA 19149.

And the Debtor having asserted that the alleged lien is subject to avoidance pursuant to 11 U.S.C. § 522(f)(1)(A) or (B)

And the debtor having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed, Accordingly, it is hereby ordered that the motion is granted by default and the judicial lien and/or a nonpossessory, nonpurchase money security interest in real or personal property held by Midland Funding, LLC, if any, on the aforementioned property is avoided.

BY THE COURT



HONORABLE JEAN K. FITZSIMON